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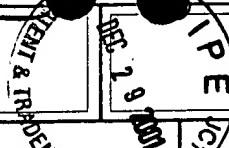
GATU 2167

AMENDMENT TRANSMITTAL LETTER (Small Entity)

Applicant(s): SHELDON KASOWER

Docket No.

P180

Serial No.
09/846,616Filing Date
05/01/2001Examiner
UNKNOWNGroup Art Unit
2167

Invention: CARD MANAGEMENT SYSTEM AND METHOD THEREFORE

TO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is an amendment in the above-identified application.

- Small Entity status of this application has been established under 37 CFR 1.27 by a verified statement previously submitted.
- A verified statement to establish Small Entity status under 37 CFR 1.27 is enclosed.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED

	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE
TOTAL CLAIMS	22 -	24 =	0	x \$9.00	\$0.00
INDEP. CLAIMS	3 -	3 =	0	x \$42.00	\$0.00
Multiple Dependent Claims (check if applicable)		<input type="checkbox"/>			\$0.00
				TOTAL ADDITIONAL FEE FOR THIS AMENDMENT	\$0.00

- No additional fee is required for amendment.
- Please charge Deposit Account No. _____ in the amount of _____.
- A duplicate copy of this sheet is enclosed.
- A check in the amount of _____ to cover the filing fee is enclosed.
- The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. _____.
- A duplicate copy of this sheet is enclosed.
- Any additional filing fees required under 37 C.F.R. 1.16.
- Any patent application processing fees under 37 CFR 1.17.

Dated: November 10, 2001

Signature

ALAN R. DAVIS, Reg. No. 26,862
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I certify that this document and fee is being deposited on _____ with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Signature of Person Mailing Correspondence

Typed or Printed Name of Person Mailing Correspondence

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CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)

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INVENTION: CARD MANAGEMENT SYSTEM AND METHOD THEREFORE

I hereby certify that the following correspondence:

AMENDMENT TRANSMITTAL LETTER (Small Entity)
AMENDMENT INCLUDING "REMARKS" AND "CLAIMS"

(Identify type of correspondence)

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under

37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231 on

November 10, 2001

(Date)

DEC. 29, 2001

ALAN R. DAVIS

(Typed or Printed Name of Person Mailing Correspondence)

(Signature of Person Mailing Correspondence)

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AMENDMENT

Please amend the application to include Claims Nos. 1 thru 16, attached hereto, to replace Claims Nos. 1 thru 17 which were submitted with the application.

REMARKS

Concurrent with the filing of the instant PTO application, applicant filed PCT application No. PCT/US01/40646, said PCT application presenting the identical seventeen claims as the instant PTO application.

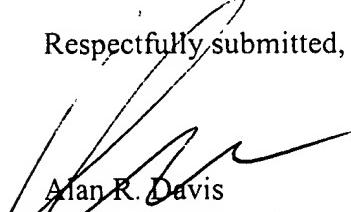
Pursuant to the PCT application, an International Search was conducted and reported. The International Search Examiner reported that US Patents 5,844,218 *Method and System for Using an Application Programmable Smart Card for Financial Transaction in Multiple Countries* by J. C. Kawan, et al., 6,038,551 *System and Method for Configuring and Managing Resources on a Multi-Purpose Integrated Circuit Card Using a Personal Computer* by D. Barlow, et al., and 5,590,038 *Universal Electronic Card Including Receipt Storage and System and Methods of Conducting Electronic Transactions* by S. G. Pitroda make Applicant's invention non novel or not containing inventive steps.

Applicant believes that the Examiner of the instant PTO application may use the International Search Report and the references therein as a basis for rejecting the instant PTO application. Accordingly, in anticipation of said rejection, Applicant has submitted sixteen new claims, which are believed to be novel and which contain inventive steps. These sixteen claims are intended to supersede and replace the original seventeen claims in their entirety.

All three references cited by the PCT Examiner deal with smart cards, wherein all pertinent records are maintained either on the smart card or by the second party to the transaction. Thus the process and system are only useable by a single individual.

Applicant's invention on the other hand does not involve smart cards, and is useable by all subscriber cardholders from issuer organizations. Applicant's invention uses the Internet (global computer network) to connect the transacting individual via his or her personal computer to a card management system. The card management system thereafter interacts with the card issuing organization. Clearly, this is not disclosed nor suggested by the PCT International Search Report references. Thus Applicant's invention is novel and includes inventive steps.

Respectfully submitted,



Alan R. Davis
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Reg. No. 26,862